

**Information to identify the case:**

Debtor 1	<u>Rita L Conrad</u>	Social Security number or ITIN	xxx-xx-5158
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-26073-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rita L Conrad

11/24/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rita L Conrad  
Debtor(s)

Case No. 15-26073-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 24, 2020

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2020:

Recip ID	Recipient Name and Address
db	Rita L Conrad, 2 Roman Street, Toms River, NJ 08757-3908
aty	Paul V. Buonaguro, Division of Law, RJ Hughes Justice Complex, 25 Market St., PO Box 106 Trenton, NJ 08625-0106
cr	+ Division of Taxation, State of New Jersey, P.O. Box 245, Trenton, NJ 08695-0245
515705480	+ Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
515705481	Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
518306152	Athene Annuity and Life Company, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518306153	+ Athene Annuity and Life Company, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, Athene Annuity and Life Company Select Portfolio Servicing, Inc. 84165-0250
515705483	+ Athwal Eye Associates, Po Box 538, Howell, NJ 07731-0538
515705484	+ B & B Collections, PO Box 2137, Toms River, NJ 08754-2137
515705487	BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
515705485	+ Barbara Vargian, 1928 Merrimac Drive, Toms River, NJ 08753-3109
515705486	Barnabas Health Medical Group, PO Box 8000 Dept 596, Buffalo, NY 14267-0002
515705488	+ Bureau Of Accounts Con, Po Box 538, Howell, NJ 07731-0538
515705490	+ Citibank, Po Box 640, Hopkins, MN 55343-0640
515705491	+ Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421
515705492	+ Comcast Cable Communications, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1170
515705493	Community Emergency Medical Associates, PO Box 417442, Boston, MA 02241-7442
515705497	+ Dish Network, Po Box 3097, Bloomington, IL 61702-3097
515705496	+ Dish Network, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-0959
515705498	+ Ear Nose & Throat, 19 Main St, Asbury Park, NJ 07712-7012
515705502	+ Harrahs Atlantic City, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
515705503	+ Harrahs Atlantic Citycage, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
515705505	JCP&L, PO Box 3687, Akron, OH 44309-3687
515721475	+ Jersey Central Power Light, 331 Newman Springs Rd, Bldg 3, Red Bank, NJ 07701-5688
515705507	+ Medical, 2491 Paxton Street, Harrisburg, PA 17111-1036
515705506	+ Medical, 2501 Oregon Pike, Lancaster, PA 17601-4890
515705508	+ Medical Radilology Group, PO Box 11268, Lancaster, PA 17605-1268
515705512	+ NJNG, 1415 Wyckoff Road, PO Box 1464, Wall, NJ 07719-1464
515903760	+ New Jersey Natural Gas, 1415 Wykoff Rd, POB 1378, Wall, NJ 07719-1378
515705513	+ Ocean Co. Eye Surgery Center, Po Box 538, Howell, NJ 07731-0538
515705515	+ Powers Kirm, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
515775769	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court.; State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
515705516	State Of New Jersey, Department Of Treasury, Div. Of Taxation, Judgment Section, PO Box 245, Trenton, NJ 08695-0445
515705517	State Of New Jersey, Office Of The Attorney General, 25 Market Street, PO Box 119, Trenton, NJ 08625-0119
515705520	+ Township Of Berkeley MUA, 627 Pinewald/Kewswick Road, PO Box B, Bayville, NJ 08721-0287
515705522	+ US Bank Cust For Pro Capital I, LLC, 50 S. 16th Street, Suite 1950, Philadelphia, PA 19102-2516
515705523	+ Verizon New Jersey Inc., 2365 Northside Drive Sui, San Diego, CA 92108-2709
515705525	+ Wf/wb, Po Box 3117, Winston Salem, NC 27102-3117

TOTAL: 38

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

District/off: 0312-3

User: admin

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Date Rcvd: Nov 24, 2020

Form ID: 3180W

Total Noticed: 56

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 24 2020 21:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 24 2020 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515705479	+ EDI: AFNIRECOVERY.COM	Nov 25 2020 01:53:00	Afni, Po Box 3097, Bloomington, IL 61702-3097
515705482	EDI: ACCE.COM	Nov 25 2020 01:53:00	Asset Acceptance, LLC, PO Box 2036, Warren, MI 48090-2036
515705489	EDI: CAPITALONE.COM	Nov 25 2020 01:53:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
515786609	EDI: CAPITALONE.COM	Nov 25 2020 01:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515705494	Email/Text: ebn@rwjbh.org	Nov 24 2020 21:21:00	Community Medical Center, An Affiliate Of SBHCS, PO Box 903, Oceanport, NJ 07757-0903
515705501	Email/Text: Check.bksupport@globalpay.com	Nov 24 2020 21:19:00	Global Payment Inc., Po Box 661158, Chicago, IL 60666
515705500	Email/Text: Check.bksupport@globalpay.com	Nov 24 2020 21:19:00	Global Payments Check, Po Box 59371, Chicago, IL 60659
515705495	EDI: IRS.COM	Nov 25 2020 01:53:00	Department Of Treasury, Internal Revenue Service, PO Box 9038 - Stop 830, Andover, MA 01810-4544
515705509	+ EDI: MID8.COM	Nov 25 2020 01:53:00	Midland Funding, 2365 Northside Drive Sui, San Diego, CA 92108-2709
515705511	Email/Text: bankruptcy@mynycb.com	Nov 24 2020 21:19:00	New York Community Ban, 615 Merrick Ave, Westbury, NY 11590
515705510	+ Email/Text: Bankruptcies@nragroup.com	Nov 24 2020 21:21:00	Natl Recover, 2491 Paxton Street, Harrisburg, PA 17111-1036
515705514	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 24 2020 22:28:52	Pinnacle Credit Servic, Po Box 640, Hopkins, MN 55343-0640
515705519	+ EDI: RMSC.COM	Nov 25 2020 01:53:00	Syncb/lord & Tay, Po Box 965015, Orlando, FL 32896-5015
516598050	EDI: WFFC.COM	Nov 25 2020 01:53:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
515907625	+ EDI: WFFC.COM	Nov 25 2020 01:53:00	Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC#D3347-014, 3476 Stateview Blvd, Fort Mill, SC 29715-7203
515705524	+ EDI: WFFC.COM	Nov 25 2020 01:53:00	Wells Fargo Home Mortgage, 101 North Phillips Avenue, Sioux Falls, SD 57104-6714

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
lm	*+	Wells Fargo Home Mortgage, 101 North Phillips Avenue, Sioux Falls, SD 57104-6714
515723437	*+	IRS, POB 7346, Philadelphia, PA 19101-7346
516133540	*+	IRS, POB 7346, Philadelphia, PA 19101-7346
515738130	*	IRS, POB 7346, Philadelphia, PA 19101-7346

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515705504	*	Internal Revenue Service, Special Procedures Branch, Bky Sec., PO Box 7346, Philadelphia, PA 19101-7346
515705478	##	ACB Receivables Management, Inc., 19 Main Street - PO Box 350, Asbury Park, NJ 07712-0350
515705499	##+	Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
515705518	##+	Stellar Recovery Inc, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-8035
515705521	##+	Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTAL: 0 Undeliverable, 6 Duplicate, 4 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Daniel E. Straffi	on behalf of Debtor Rita L Conrad bktrustee@straffilaw.com G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com
Denise E. Carlon	on behalf of Creditor Athene Annuity and Life Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Athene Annuity and Life Company kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 7